

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Bankruptcy No. 17-70210-JAD
Ralph H. Deal and	:	
Kathy J. Deal,	:	Chapter 13
Debtors	:	
Ralph H. Deal and	:	Docket No. 92
Kathy J. Deal,	:	
Movants	:	
vs.	:	
	:	
ARS National Services, Inc.,	:	
Bby/Cbna,	:	
Cambria Somerset Radiology,	:	
Cap One,	:	
Citi Cards,	:	
Conemaugh Emerg Phys Group,	:	
Conemaugh Memorial Medical,	:	
First Commonwealth Bank,	:	
First Credit Resources, Inc.,	:	
KML Law Group, P.C.,	:	
Quality Asset Recovery,	:	
Stoneleigh Recovery Associates, LLC,	:	
Synco/Lowes,	:	
Synco/Sams Club,	:	
Toyota Motor Credit Company,	:	
USDA Rural Development,	:	
Respondents	:	
and	:	
	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
Additional Respondent	:	

**CERTIFICATION OF NO OBJECTION REGARDING MOTION TO EXCUSE  
JOINT-DEBTOR'S FINANCIAL MANAGEMENT COURSE CERTIFICATE AND CERTIFICATION  
OF DISCHARGE ELIGIBILITY**

The undersigned hereby certifies that, as of the date hereof, no answer, objection or other responsive pleading to the Motion to Excuse Joint-Debtor's Financial Management Course Certificate and Certification of Discharge Eligibility filed on July 7, 2022, has been received. The undersigned further certifies that the Court's docket in this case has been reviewed and no answer, objection or other responsive pleading to the Motion to Excuse Joint-Debtor's Financial Management Course Certificate and Certification of Discharge Eligibility appears thereon. Pursuant to the Notice of Hearing, objections to the Motion to Excuse Joint-Debtor's Financial Management Course Certificate and Certification of Discharge Eligibility were to be filed and served no later than July 25, 2022.

It is hereby respectfully requested that the Order attached to the Motion to Excuse Joint-Debtor's Financial Management Course Certificate and Certification of Discharge Eligibility be entered by the Court.

Dated: July 26, 2022

/s/ Kenneth P. Seitz, Esquire  
Kenneth P. Seitz, Esquire  
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